

Exhibit A-3

To _____
By KT

001KC00017 58.169 domestic 7.13/MARCH/APRIL/2000

Law Offices of Edward N. Tobias, L.L.C.

**75 Princeton Oval
Freehold, NJ 07728
Tel./Fax (732) 462-6672**

www.tobiaslaw.com

June 20, 2013

Residential Capital, LLC
P.O. Box 385220
Bloomington, Minnesota 55438

Via Regular Mail and E-Mail to:
Claims.Management@gmacrescap.com

Re: Suzanne Koegler & Edward N. Tobias
Claim No. 1466
Premises: 93 Wisconsin St., Long Beach, NY 11561
Claim No. 1467
Premises: 75 Princeton Oval, Freehold, NJ 07728

Dear Sir or Madam:

Thank you for your recent correspondence regarding the above-referenced claims and requesting supporting information regarding the Proof(s) of Claim.

At the time of the bankruptcy filing of GMAC Mortgage, LLC and other related entities (GMAC), claimants were current loan customers based on loans originated and serviced by one of the debtors for the above-referenced properties. Per Claim Nos. 1466 and 1467, dated October 17, 2012 and marked as filed on October 22, 2012, claimants advised that claims for damages based on Consumer Fraud or other claim / affirmative defenses to foreclosure requesting monetary relief were being made in the amount of \$1,000,000.00 for each property. At the time of filing, documents were not available because the Complaint in the matter(s) had not yet been filed.

To date, Complaints have still not yet been filed on Claimants' individual behalf. However, information has been gathered regarding legal filings for similar claims and/or class actions. For reference purposes only, pdf copies of representative cases have been attached to the e-mail submission of this letter. Reference is also made to the Consent Judgment between GMAC and the Justice Department, the Department of Housing and Urban Development (HUD) and 49 state attorneys general to address mortgage loan servicing and foreclosure abuses. The original signed letter is forwarded without attachments. Upon actual filing of Complaints detailing the legal sufficiency of claimants' damages, same will be provided.

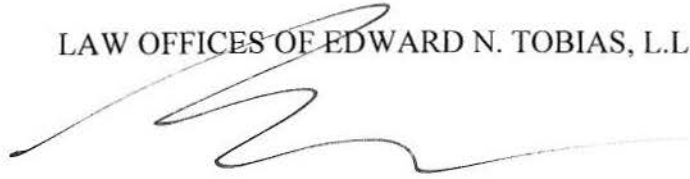
As you may know, servicing of the above-referenced accounts has been transferred from GMAC Mortgage, LLC to Ocwen Loan Servicing, LLC and Green Tree Servicing, LLC, respectively. Claimants hereby reserve any and all rights against these entities, individually and as successors to the debtors and/or other capacity. Additionally, Claimants reserve any and all rights against Ally Bank, NA, individually and as acquirer of certain assets and liabilities of GMAC.

If you have any questions or need further information, please call me at 732-462-6672. Please note that I am writing this letter in my capacity as Claimant and as attorney for Claimants.

Thank you for your continued courtesies and assistance herein.

Very truly yours,

LAW OFFICES OF EDWARD N. TOBIAS, L.L.C.

A handwritten signature in black ink, appearing to be 'Edward N. Tobias', written over a horizontal line.

By: Edward N. Tobias, Esq.

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLUMBIA

FILED

APR - 4 2012

Clerk, U.S. District & Bankruptcy
Courts for the District of Columbia

UNITED STATES OF AMERICA,
et al.,

Plaintiffs,

v.

BANK OF AMERICA CORP. *et al.*,

Defendants.

12 0361

Civil Action No. _____

CONSENT JUDGMENT

WHEREAS, Plaintiffs, the United States of America and the States of Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, Wyoming, the Commonwealths of Kentucky, Massachusetts, Pennsylvania and Virginia, and the District of Columbia filed their complaint on March 12, 2012, alleging that Residential Capital, LLC, Ally Financial, Inc., and GMAC Mortgage, LLC (collectively, "Defendant") violated, among other laws, the Unfair and Deceptive Acts and Practices laws of the Plaintiff States, the False Claims Act, the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the

Servicemembers Civil Relief Act, and the Bankruptcy Code and Federal Rules of Bankruptcy Procedure;

WHEREAS, the parties have agreed to resolve their claims without the need for litigation;

WHEREAS, Defendant, by its attorneys, has consented to entry of this Consent Judgment without trial or adjudication of any issue of fact or law and to waive any appeal if the Consent Judgment is entered as submitted by the parties;

WHEREAS, Defendant, by entering into this Consent Judgment, does not admit the allegations of the Complaint other than those facts deemed necessary to the jurisdiction of this Court;

WHEREAS, the intention of the United States and the States in effecting this settlement is to remediate harms allegedly resulting from the alleged unlawful conduct of the Defendant;

AND WHEREAS, Defendant has agreed to waive service of the complaint and summons and hereby acknowledges the same;

NOW THEREFORE, without trial or adjudication of issue of fact or law, without this Consent Judgment constituting evidence against Defendant, and upon consent of Defendant, the Court finds that there is good and sufficient cause to enter this Consent Judgment, and that it is therefore ORDERED, ADJUDGED, AND DECREED:

I. JURISDICTION

1. This Court has jurisdiction over the subject matter of this action pursuant to 28 U.S.C. §§ 1331, 1345, 1355(a), and 1367, and under 31 U.S.C. § 3732(a) and (b), and over Defendant. The Complaint states a claim upon which relief may be granted against Defendant. Venue is appropriate in this District pursuant to 28 U.S.C. § 1391(b)(2) and 31 U.S.C. § 3732(a).

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Attorneys for Plaintiffs

SUPERIOR COURT OF THE STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

JAMES W. LOCKER, an individual;
DOUGLAS LIZARDI, an individual;
DEBBIE LIZARDI, an individual;
JOSE ALFREDO SEGOVIA, an individual;
LISA M. ROSA, an individual;
RAYMOND TRAN, an individual;
ROBERT ROSS, an individual;
ESME ROSS, an individual;
TONY TRUJILLO, an individual;
DONNA TRUJILLO, an individual;
JAMES SHIPMAN, an individual;
CHRISTINE SHIPMAN, an individual;
and others similarly situated named herein as
ROES 1 through 10,000, inclusive,

Plaintiffs,

vs.

ALLY BANK, N.A., a Utah corporation, in
its own capacity and as an acquirer of certain
assets and liabilities of GMAC; GMAC, a
national banking association; WESTERN
NATIONAL APPRAISALS, a business
entity; CALIFORNIA RECONVEYANCE
COMPANY, a California corporation;
CASAS & HIPOTECAS, a California
corporation; and DOES 1 through 1000,
inclusive,

Case No.

COMPLAINT FOR:

- 1. FRAUDULENT
CONCEALMENT
[VIOLATION OF CAL. CIV.
CODE §§ 1572, 1709 AND
1710] (INCLUDING
DECLARATORY AND
INJUNCTIVE RELIEF TO
VOID MORTGAGE);**
- 2. INTENTIONAL
MISREPRESENTATION
[VIOLATION OF CAL. CIV.
CODE §§ 1572, 1709 AND
1710] (INCLUDING
DECLARATORY AND
INJUNCTIVE RELIEF TO
VOID MORTGAGE);**
- 3. NEGLIGENT
MISREPRESENTATION
[VIOLATION OF CAL. CIV.
CODE §§ 1572, 1709 AND
1710] (INCLUDING
DECLARATORY AND**

Defendants

INJUNCTIVE RELIEF TO
VOID MORTGAGE);
4. VIOLATION OF CAL. CIVIL
CODE § 2923.5;
5. UNFAIR COMPETITION
[VIOLATIONS OF CAL. BUS.
& PROF. CODE § 17200 ET
SEQ.] (INCLUDING
INJUNCTIVE RELIEF TO
VOID MORTGAGE)
6. BREACH OF CONTRACT

[JURY TRIAL DEMANDED]

COMPLAINT

Law Offices of Edward N. Tobias, L.L.C.
75 Princeton Oval
Freehold, NJ 07728



U.S. POSTAGE
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FCM LETTER
07728
Date of sale
06/20/13
06 2S00
08343201
APC
FC0022800 105649

Residential Capital, LLC
P.O. Box 385220
Bloomington, Minnesota 55438

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